

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 7693-CO09-0203-004

Meridian Security Insurance Company)

Respondent,)

2955 North Meridian Street)
Indianapolis, IN 46208)

NAIC No.: 23353)
)

FILED

JUN 07 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department") and Meridian Security Insurance Company ("Respondent"), an insurance company licensed to do business in Indiana, signed an Agreed Entry which purports to resolve all issues contained in the Statement of Charges filed by the Department on February 18, 2009 in the above cause number and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby fully incorporates by reference the Agreed Entry, attached hereto as Exhibit A, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent will pay its insured, William Havel, the agreed amount of the loss as determined by the Umpire appointed by the parties, within thirty (30) days of the date of this Final Order.

2. Respondent will pay an Administrative fine of Four Thousand Five Hundred Dollars (\$4,500.00) to the Department within thirty (30) days of the date of this Final Order.
3. The Statement of Charges filed in this matter on February 18, 2009 is hereby dismissed.

ALL OF WHICH IS ORDERED this 7th day of July 2009.



Carol Cutter, Commissioner
Indiana Department of Insurance

Distribution:

Nikolas P. Mann
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, IN 46204-2787

Shaun H. Clifford
Baker & Daniels
300 N. Meridian St, Ste 2700
Indianapolis, IN 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 7693-CO09-0203-004

IN THE MATTER OF:)

Meridian Security Insurance Company)

Respondent,)

2955 North Meridian Street)
Indianapolis, IN 46208)

NAIC No.: 23353)

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JUL 02 2009

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by Nikolas P. Mann, Attorney for and on behalf of the Enforcement Division of the Indiana Department of Insurance (the "Department") and Meridian Security Insurance Company ("Respondent") to resolve all issues contained in the Statement of Charges filed by the Department on February 18, 2009 in the above cause number. This Agreed Entry is subject to the review and approval of Carol Cutter, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is an Indiana domiciled insurance company with its principal place of business in Columbus, Ohio; and

WHEREAS, Respondent has a Certificate of Authority in the State of Indiana; and

WHEREAS, the Department filed a Statement of Charges on February 18, 2009, alleging unfair claims practices in the handling of William Havel's homeowner's claim such as delay and failure to timely and properly implement the appraisal clause of the policy; and

WHEREAS, Respondent denies any wrongdoing; and

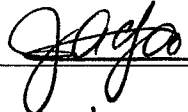
WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without the necessity of a hearing;

IT IS, THEREFORE, NOW AGREED by the parties as follows:

1. The Commissioner has subject matter jurisdiction over the matters at issue in connection with this Agreed Entry and personal jurisdiction over Respondent.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing concerning issues arising in connection with this Agreed Entry.
4. Respondent voluntarily and freely waives the right to judicial review of this Agreed Entry and resulting Final Order.
5. Respondent agrees to pay its insured, William Havel, the amount of loss as determined by the Umpire appointed by the parties within thirty (30) days of the Commissioner's Final Order.
6. Respondent will pay an Administrative fine of Four Thousand Five Hundred Dollars (\$4,500.00) to the Department within thirty (30) days of the Commissioner's Final Order.
7. Respondent understands that failure to comply with this Agreed Entry may result in further administrative action by the Department.
8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as a full resolution of this matter and, upon the filing of the Commissioner's Final Order, the Statement of Charges filed February 18, 2009 will be deemed dismissed.
9. Respondent has carefully read this Agreed Entry and fully understands and accepts its terms.
10. Respondent has been represented by counsel, Amy E. Strati and Shaun Healy Clifford of Baker & Daniels.

Date: 7-1-09


Meridian Security Insurance Company

By: 

Name: JAMES A. YANO

Its: VICE PRESIDENT

Date: 7/2/09


Nikolas P. Mann
Attorney, Chief of Investigations
Enforcement Division
Indiana Department of Insurance

STATE OF Ohio)
COUNTY OF Franklin) SS:

Before me a Notary Public for Franklin County, State of Ohio, personally appeared James A. Yano, and being first duly sworn by me upon his/her oath, says that the facts alleged in the foregoing instrument are true.

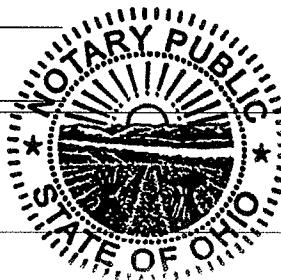
Signed and sealed this 1 day of July, 2009.

Susan E. Barrett
Signature

Susan E. Barrett
Printed

My Commissioner expires: 10-26-09

County of Residence: Franklin



SUSAN E. BARRETT
Notary Public, State of Ohio
My Commission Expires
10/26/2009